

What is claimed is:

1. A credit instrument for allowing a cardholder to automatically charge fees to a club, merchant or service provider, comprising:

5 a credit card capable of charging point of service transactions to be posted on a cardholder's account;

10 said credit card having encoded information thereon that associates the cardholder with a plurality of clubs, merchants or service providers for which automated charges can be effectuated.

15 2. The credit instrument of claim 1, wherein said encoded information is of an account number that is correlated by a credit card processing system to said plurality.

3. The credit instrument of claim 2, wherein said cardholder's account is automatically updated to reflect said automated charges by said credit card processing system.

15 4. The credit instrument of claim 3, wherein encoded information thereon identifies one or more said plurality for use as an admission pass.

20 5. A server-based system for processing auto-charges for one or more clubs, merchants or service-providers, comprising:

25 a server adapted to interface with user systems for receiving applications and batch processing of auto-charge transactions;

30 a monetary processor system for processing point of sale transactions submitted over an interchange;

35 a dues processor system for processing batch files of auto-charges; and

a database containing information of a plurality of cardholders including information describing charges to be processed automatically for a club, merchant or service-provider.

5 6. The system of claim 5, further comprising a report processor system for generating reports of account activity.

7. The system of claim 5, further comprising a transaction processor for accessing said database to determine if a transaction request is to be authorized.

8. The system of claim 5, wherein said database further contains information identifying a partner that is associated with a plurality of clubs, merchants or service providers.

9. The system of claim 8, wherein said partner is a branch of the military.

10. The system of claim 8, wherein said partner is a university or college.

11. The system of claim 9, wherein said database contains information identifying one or more installations or bases of said partner.

12. The system of claim 9, wherein said database is a fully relational database allowing a cardholder to be transferred from one installation or base to another installation or base.

13. A server-based networked system for processing auto-charges for cardholders associated with one or more clubs, merchants or service-providers, comprising:

a server for receiving applications, processing point of sale transactions and processing auto-charges to clubs, merchants or service providers;

a plurality of user systems for submitting applications; and

2
a network interfacing said server and said plurality of user systems.

14. The system of claim 13, wherein at least one of said user systems is located at a military base.

5 15. The system of claim 13, wherein at least one of said user systems is located at a university or college.

16. The system of claim 13, said server further comprising a database of cardholders including information of charges to be automatically posted to cardholder accounts and credited to a club, merchant or service provider.

10 17. A method for providing a credit card system that automatically bills cardholders and credits clubs, merchants or service-providers, comprising:
providing a credit card processing system having a database of cardholder account data;
including in said database information of a plurality of clubs, merchants or service-providers agreeing to auto-charging of dues or fees;
15 entering data in said database for an applicant or cardholder of one or more clubs, merchants or service-providers which are to be issued funds automatically.

18. The method of claim 17, wherein said step of entering data includes entry of information describing at least one of the frequency and date of the funds to be issued.

20 19. The method of claim 18, wherein said step of entering data includes entry of information describing the amount of funds to be issued.

20. The method of claim 18, further comprising the step of processing a plurality of transaction requests based on said data.

21. A method of processing a series of transaction requests based on information in a database for a plurality of cardholders which describes a plurality of clubs, merchants or service-providers to be paid automatically, comprising:

periodically searching a database to identify a plurality of cardholders who are to be charged a fee or due;

generating a batch of transaction requests based on said step of searching;

submitting said batch to a transaction processor;

updating the accounts of said plurality of cardholders based on results reported by

10 said transaction processor.

22. The method of claim 21, further comprising the step of automatically transferring funds to a club, merchant or service-provider based on said results.

23. The method of claim 21, further comprising the step of automatically transferring funds to a base or installation associated with said plurality of clubs, merchants or service-providers.

15 24. The method of claim 22, wherein said club, merchant or service-provider is located on a military base or installation.

25. The method of claim 23, wherein said club merchant or service provider is located on a military base or installation.

20

add p7